Robert C. Colwell, Reg. No. 27,431   (650) 326-2400

Applicant: Takashi Ieshima, *et al.*
Title: System and Method for Managing Debts
Atty Docket No. 16869S-042700
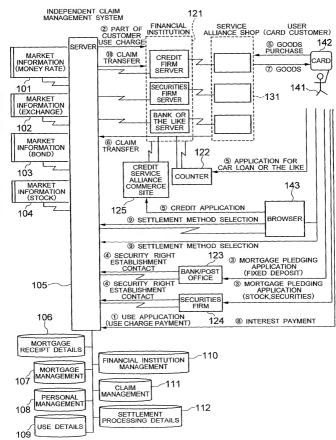Sheet 1 of 13
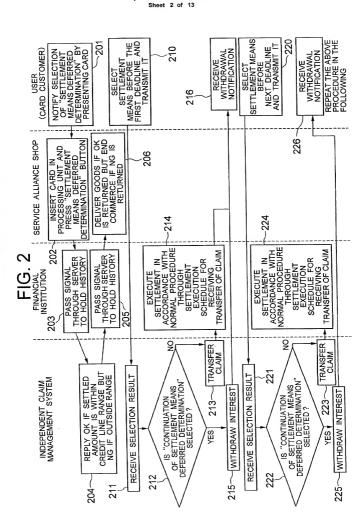
FIG. 1

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FIG. 2

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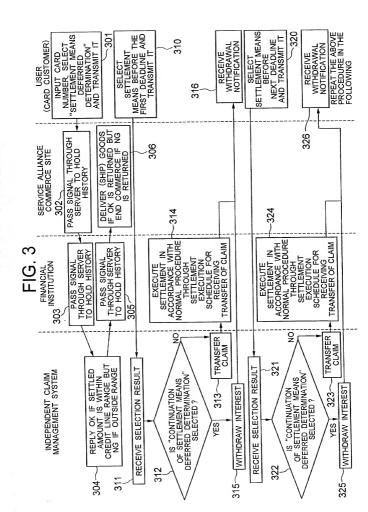Sheet 3 of 13

FIG. 3

FIG. 4

PERSONAL ID NUMBER (401)	NAME (402)	ANNUAL INCOME (403)	UNSECURED CREDIT (404)	PROFESSION (405)	ADDRESS (406)	MAIL ADDRESS (407)	CARD ISSUE FINANCIAL INSTITUTION 1 (408)	CARD NUMBER 1 (409)	CARD ISSUE FINANCIAL INSTITUTION 2 (410)	CARD NUMBER 2 (411)
000098	TANAKA ICHIRO	NA	0	BASEBALL PLAYER	KOBE-SHI, SUMA-KU ··	ichiro@ kobe··	N SECURITY	987654	C CAPITAL	984576
000112	SUZUKI TARO	10000000	1000000	BAR MANAGEMENT	TOKYO-TO, ARAKAWA-KU ··	NA	NA	NA	NA	NA
000133	SATO HANAKO	7000000	500000	H PHYSICAL DISTRIBUTION CLERICAL STAFF	··BOSTON, MT,USA	Hanako@ itg··	A CREDIT	654321	B CREDIT SALE	004059
··	··	··	··	··	··	··	··	··	··	··

108 · 412 · 413 · 414 · 415

FIG. 5

501 FINANCIAL INSTITUTION NUMBER	502 NAME	503 CLASSIFICATION	504 LOCATION	505 SINGLE TIME PAYMENT	506 TWO TIMES PAYMENT	507 TEN TIMES PAYMENT	508 BONUS LUMP-SUM PAYMENT	509 FLAT PAYMENT	510 FLAT PAYMENT (FLOATING INTEREST RATE)	511 JAPANESE NATIONAL BOND SETTLEMENT	512 US BOND SETTLEMENT	513 CHINESE NATIONAL BOND SETTLEMENT	514 JAPANESE STOCK SETTLEMENT	515 US STOCK SETTLEMENT	516 CHINESE STOCK SETTLEMENT	517 REAL ESTATE SETTLEMENT	518 US DOLLAR SETTLEMENT	519	520	521	522	523	524	525	526	527	528
0005	A BANK	CITY BANK	TOKYO-TO, CHIYODA-KU ··	○	○	○	○	○	○	×	×	×	×	×	×	×	○	··	··	··	··	··	··	··	··	··	··
0051	B SECURITY	SECURITY	OSAKA-SHI, KONOHANA-KU ··	○	×	×	×	×	×	⊙	○	○	○	○	○	○	×	··	··	··	··	··	··	··	··	··	··
0899	X CREDIT SALE	CREDIT	SHIGA-KEN HIKONE-SHI ··	○	○	○	○	○	○	×	×	×	×	×	×	×	○	··	··	··	··	··	··	··	··	··	··
0900	A CREDIT	CREDIT	HOKKAIDO, SAPPORO-SHI ··	○	○	○	○	○	○	×	×	×	×	×	×	×	○	··	··	··	··	··	··	··	··	··	··
0901	Y CREDIT	CREDIT	FUKUOKA-KEN, FUKUOKA-SHI ··	○	○	○	○	○	○	×	×	×	×	×	×	×	○	··	··	··	··	··	··	··	··	··	··
0902	Z BANK CREDIT	CREDIT	FUKUOKA-KEN, FUKUOKA-SHI ··	○	○	○	○	○	○	×	×	×	×	×	×	×	○	··	··	··	··	··	··	··	··	··	··
0998	N SECURITY	SECURITY	TOKYO-TO, CHUO-KU ··	○	×	×	×	×	×	○	○	○	○	○	○	○	×	··	··	··	··	··	··	··	··	··	··
0999	D SECURITY	SECURITY	TOKYO-TO, CHUO-KU ··	○	×	×	×	×	×	○	○	○	○	○	○	○	×	··	··	··	··	··	··	··	··	··	··
1589	HS BANK	FOREIGN BANK	··LONDON, UK	○	×	×	×	×	×	○	○	○	○	○	○	○	○	··	··	··	··	··	··	··	··	··	··
··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··	··

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FIG. 6

TRANSACTION #	LOCATED FINANCIAL INSTITUTION	BRANCH	ACCOUNT	PERSONAL ID NUMBER	RECEIPT DATE	MORTGAGE CLASSIFICATION	ID CODE	SECURITY FACE VALUE	CURRENT PRICE UPON RECEIPT (YEN)
598	NA	NA	NA	000112	2000.12.01 14:00	ONE'S HOUSE LAND	223-1000		5000000
599	A BANK	HEAD OFFICE	917382	000133	2001.02.02 12:00	JAPANESE NATIONAL BOND	10-226	300000¥	300000
600	D SECURITY	BOSTON BRANCH	133833	000133	2001.02.02 12:00	US BOND	10-351	2000$	240000
601	HS BANK	TOKYO BRANCH	999453	000098	2001.05.01 10:00	US DOLLAR FIXED DEPOSIT	P1203	4000$	480000
602	B SECURITY	SANNOMIYA BRANCH	893893	000098	2001.05.01 10:00	CHINESE STOCK	HB-9173	13400 YUAN	200000
..	..	..	..	..	..	..	..	..	..

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601 602 603 604 605 606 607 608 609 610

611 612 613 614 615

FIG. 7

PERSONAL ID NUMBER	YEN BASE MORTGAGE TOTAL (UPON RECEIPT)	YEN BASE MORTGAGE TOTAL (CURRENT PRICE)	DOLLAR BASE MORTGAGE TOTAL	DOLLAR BASE MORTGAGE TOTAL (¥)	EURO BASE MORTGAGE TOTAL	EURO BASE MORTGAGE TOTAL (¥)	POUND BASE MORTGAGE TOTAL	POUND BASE MORTGAGE TOTAL (¥)	YUAN BASE MORTGAGE TOTAL	YUAN BASE MORTGAGE TOTAL (¥)	MORTGAGE CURRENT PRICE TOTAL (¥)	RENEWAL DATE
000112	5000000	4900000	—	—	—	—	—	—	—	—	4900000	2001.05.02 00:32:48
000133	300000	305000	2000	250000	—	—	—	—	—	—	555000	2001.05.02 00:32:58
000098	—	—	4000	480105	—	—	—	—	13400	200218	680323	2001.05.02 01:52:08
..	..	..	..	..	..	..	..	..	..	..	..	..

701 702 703 704 705 706 707 708 709 710 711 712 713 107

714 715 716

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FIG. 8

A CREDIT	SERVICE USE SCREEN	CUSTOMER OF M JEWELRY SHOP

CARD NUMBER : 654321   SATO HANAKO

THE CUSTOMER CAN USE INDEPENDENT
CLAIM MANAGEMENT SYSTEM.

WHEN THE CUSTOMER DESIRES TO
TRANSFER CLAIM TO INDEPENDENT CLAIM
MANAGEMENT SYSTEM (DEFER SETTLEMENT
MEANS SELECTION), PUSH F8 BUTTON,
PLEASE.

FIG. 9

TRANSACTION #	USED FINANCIAL INSTITUTION	CARD NUMBER	PERSONAL ID NUMBER	USE ALLIANCE SHOP	USE DATE	MONEY AMOUNT	YEN BASE AMOUNT	SETTLEMENT TRANSACTION #
9998	0901	NA	000112	T CAR SALE	2001.01.01.12:00	3000000¥	3000000	499
9999	0900	654321	000133	M JEWELRY SHOP	2001.02.03.12:00	1000000¥	1000000	500-1,500-2
10000	0998	987654	000098	J AIRLINE	2001.05.01.12:00	4000$	480000	501-1,501-2
10001	0998	987654	000098	P TRAFFIC	2001.05.02.15:00	120000¥	120000	501-1,501-2
..	..	..		..	..	..	..	..

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FIG. 10

PERSONAL ID NUMBER	YEN BASE CLAIM TOTAL	DOLLAR BASE CLAIM TOTAL	DOLLAR BASE CLAIM TOTAL (¥)	EURO BASE CLAIM TOTAL	EURO BASE CLAIM TOTAL (¥)	POUND BASE CLAIM TOTAL	POUND BASE CLAIM TOTAL (¥)	YUAN BASE CLAIM TOTAL	YUAN BASE CLAIM TOTAL (¥)	CLAIM CURRENT PRICE TOTAL (¥)	RENEWAL DATE
000112	3000000	—	—	—	—	—	—	—	—	3000000	2001.05.02 00:32:48
000133	1000000	—	—	—	—	—	—	—	—	1000000	2001.05.02 00:32:58
000098	120000	4000	480050	—	—	—	—	—	—	600050	2001.05.02 18:52:08
..	..	..	..	..	..	..	..	..	..	..	..

1001 1002 1003 1004 1005 1006 1007 1008 1009 1010 1011 1012

1013 1014 1015

111

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FIG. 11

INDEPENDENT CLAIM MANAGEMENT SYSTEM
SERVICE USE SCREEN

MEMBER	CUSTOMER OF
NUMBER : 000098	TANAKA ICHIRO

MORTGAGE IS SHORT IN CONNECTION WITH THE
FOLLOWING USE. PLEASE PLEDGE ADDITIONAL
MORTGAGE URGENTLY.

MORTGAGE APPRAISAL DATE : MAY 2, 2001, 19:01:53

TO ADD, PLEASE BE ADVISED THAT IF DURATION
OF SHORTAGE EXCEEDS ONE WEEK (168 HOURS)
OR IF PERCENTAGE OF SHORTAGE EXCEEDS 20%,
THE MORTGAGE WILL BE PLACED IN MANAGEMENT
BY OUR SIDE.

USE CONTENTS

:

CLAIM TOTAL (CURRENT PRICE)

:

MORTGAGE (FACE VALUE BASE)

:

MORTGAGE (CURRENT PRICE)

:

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FIG. 12

INDEPENDENT CLAIM MANAGEMENT SYSTEM   SERVICE USE SCREEN

MEMBER NUMBER 000098 CUSTOMER OF TANAKA ICHIRO

PLEASE SELECT SETTLEMENT MEANS IN CONNECTION WITH THE FOLLOWING USE.

SELECTION DATE (DEADLINE) : JUNE 21, 2001 AT NOON   REMAINING TIME : 23:15:09

USE CONTENTS :

PLEASE BE SURE THAT IF DEFERMENT IS SELECTED, INTEREST PAYMENT FOR JUNE
(MONTHLY CONVERSION OF ANNUAL RATE 2%) =600050*0.0212=1000(YEN) WILL BE
AUTOMATICALLY WITHDRAWN ON JULY 15.

DEFERMENT EXECUTION

IF DEFERMENT IS NOT TAKEN AND SETTLEMENT MEANS IS DETERMINED, PLEASE
SELECT THE NUMBER OF SETTLEMENT MEANS. THE USABLE FINANCIAL INSTITUTIONS
AND PAYMENT METHODS AND TRANSMIT THEM.

FINANCIAL
INSTITUTION 1 :

A BANK
B BANK
C BANK

PAYMENT
MEANS 1 :

SINGLE TIME PAYMENT
5 TIMES PAYMENT   0.4%
FLAT PAYMENT   0.3%

SETTLEMENT MEANS
DETERMINATION

FIG. 13

TRANSACTION # (1301)	SETTLEMENT FINANCIAL INSTITUTION # (1302)	PAYMENT MEANS (1303)	SETTLEMENT DATE (1304)	SETTLEMENT AMOUNT (SECURITY FACE VALUE) (1305)	SETTLEMENT AMOUNT CURRENT PRICE (¥) (1306)	PERSONAL ID NUMBER (1307)	USE DETAILS TRANSACTION # (1308)
499	0902	SINGLE TIME PAYMENT	2001.07.21		3000000	000112	9998
500-1	0999	US BOND	2001.08.21	2000 US DOLLARS	550159 (A)	000133	9999
500-2	0899	10 TIMES PAYMENT	2001.08.21	1,000,000-(A) YEN	1,000,000-(A)	000133	9999
501-1	0051	CHINESE STOCK	2002.05.21	15000 YUAN	412391 (B)	000098	10000,10001
501-2	1589	US DOLLAR	2002.05.21	1971 US DOLLARS	600,000-(B)	000098	10000,10001
..	..	..	..	..	..	..	..

Reference numerals: 1309, 1310, 1311, 1312, 1313, 112